

ASK BILL FOR SAFETY IN INSURANCE HERE

Commissioners Send to Congress Measure to Protect Holders and Investors.

With a request for its enactment, the District Commissioners sent to Congress today a bill to provide for the additional protection of policyholders and stockholders in insurance companies operating in the District of Columbia. The measure was drafted by Charles F. Neel, superintendent of insurance, after a careful consideration of the insurance laws of several of the States. The authority of the superintendent in the supervision of insurance companies is greatly increased under the proposed law.

Among its principal provisions are that every insurance company hereafter organized in the District, before soliciting any subscriptions to the capital stock, first shall submit its plan of organization to the superintendent of insurance and obtain his written approval. That every insurance company shall distinctly state in its literature, advertisements or circulars issued for the purpose of securing stock subscriptions, and that under no circumstances shall it exceed ten per cent of the par value of the stock.

No Unearned Dividends. That no insurance company shall pay any dividends to its stockholders unless they are paid from the actual earnings of the company, and not from subscriptions either to the capital stock or surplus, or from any enhanced appreciation or valuation of real estate.

That no person shall be an officer or director in any two companies engaged in competitive insurance or in like kinds of insurance.

That no officer or director of any insurance company shall be interested in any company, firm or corporation holding or having any interest in the stock of such company. Persons holding such dual relations are required to sever their connections with the underwriting agencies within ninety days after the passage of the act.

That no insurance company shall hereafter invest more than 25 per cent of its capital and surplus in real estate, and that amount shall be invested only in real estate to be used as the principal or home office of the company in the District. This is not to be construed, however, as prohibiting the renting or subletting of a portion of the premises. It is further provided that the superintendent of insurance may require insurance companies now holding real estate not in accordance with the provisions of this section to dispose of the same within three years from the passage of the act.

Commenting on this section, the Commissioners say: "Unquestionably a few companies now owning home offices will feel it a hardship that they must dispose of their property, but it is in the best interest of sound insurance."

Gives Control Over Expenses.

The bill provides also that every insurance company in the District shall include in its annual report a complete statement of its expenses, including the rates of commission used in securing business, and the salaries paid to each of its officers, directors or agents "so as to enable the superintendent to ascertain whether said company is being managed carefully, prudently, economically and safely. If he finds that the company is not so managed, the superintendent is authorized to order such changes and reductions in expenses and salaries or methods of doing business, in his judgment are necessary and proper. The failure of any company to comply within three months of the order of the superintendent regarding such changes, shall be sufficient grounds for revoking its license.

In reference to this section, the Commissioners say: "The superintendent should have the power clearly stated in the law to regulate expenses which are dangerously high and to order such reductions of expenses in any insurance company organized in the District which are clearly extravagant and unnecessary. Such regulation is a protection to the stockholders and to the insuring public and is opposed to the selfish interests of individuals whose judgment is frequently warped by the desire for gain."

Policy Holders Guarded.

The bill provides that if the report or examination of any fraternal beneficial order or association, in the District shows unpaid death claims not in litigation or judgment which remain unpaid six months after notice of death has been received, it shall be the duty of the superintendent to order such association to levy an additional assessment on its members sufficient to pay all claims, and if the claims have not been paid within sixty days after, to apply to the courts for a receiver, or to cancel the license of the association, or both.

The superintendent is authorized also to cancel the license of any insurance company, more than three years old, whose unpaid death claims are greater in amount than the net sum applicable to the payment of death claims during the preceding year, and to ask for a receiver for such company or association.

TO GET NEW MEDAL



SURGEON GEN. W. C. GORGAS.

Who, for his achievement in cleaning up the Panama Canal Zone and freeing the country from pestilence, is to be given a gold medal by the American Museum of Safety. The medal was donated by Dr. Louis Livingston Seaman, and will be presented Tuesday evening.

association. In such cases the companies are given the right of appeal to the Commissioners of the District, whose orders shall be final. Provision is made that all insurance policies shall be issued through a resident agent. In admitting outside fraternal associations to the District, the superintendent is authorized to require a bond of \$5,000 from any association having assets of less than \$100,000. Such deposit is to be used for the security of persons who may secure judgments.

Commissioners Reject "Bad Checks" Measure

The Commissioners sent to Congress today an unfavorable report on the bill introduced by Congressman Samuel B. Ayris, of West Virginia, to amend the District laws so as to make it a criminal offense for any person to issue a check or draft by which money or goods are obtained, when the drawer has no funds or insufficient funds. The bill provides that if the check or draft is made good within twenty days after notice that it has been dishonored, no prosecution shall be made. The Commissioners say the object of the bill is substantially met by Section 82 of the code, which relates to the obtaining of money under false pretenses.

"Dying, Egypt, Dying!"

"Cleopatra, my Egyptian deity, why is the local train from Rome to Cairo like a poor baseball league?" "Antony, my easy Mark, I confess I know not! And why is the local train from Rome to Cairo like a poor baseball league?" "Ah, Cleo, the local train from Rome to Cairo is like a poor baseball league because, Cleo, because of its many bad, short stops!" "Fare thee well, Cleopatra reaches for favorite asp—Harvard Lampoon.



The Young Woman Who Tried Bonbons

"Really, I never knew what bonbons were until a little while ago when I had some of Gold Dust. Of course, I must have had bonbons of a kind sometime, but all I remember is that I decided I liked chocolates better.

"So I've been having chocolates—always Gold Dust, naturally—until a while ago someone brought me a two-pound box of Bonbons and Chocolates. Well, I wanted to be polite—and besides they looked so dainty and tempting that I just had to try a bonbon.

"It was simply a revelation. I never tasted anything so delicate and melting—really, I can only compare them with flowers and snowflakes. Then the flavors are perfectly exquisite and such a variety!

"I've since found out that one reason for their delicacy is that they are not crystallized. They say bonbons are sometimes crystallized to make them keep longer. Gold never are."

Cor. 12th and F streets. Riggs Bldg., 15th and G Sts.

"Foot Form" Boots and Oxfords For Men and Women

A last to correct and cure every foot trouble—a fit for any foot. \$4. Priced up from \$3.00.

EDMONSTON & CO., 1334 F St.

Have a Real Treat

Tomorrow morning, serve delicious hot griddle cakes made of

MILLER'S Self-Raising Buckwheat

Ed your grocer's. No counterfeits supplied.

B. B. Earnshaw & Bro., Wholesale, 11th and M Sts. S. E.

THE N.K. FAIRBANK COMPANY

CHICAGO

637 1/2 F Street N. W.

(Opposite Casino Theater—Just Around the Corner from Seventh St.)

JOHN MUNDELL SMITH, Manager.

Plenty of Sales People. See Our Window Display.

Come Early in the Day as Possible—Our Shop is Small, but Your Savings are BIG.

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THREE MEN ACCUSED OF SHOOTING UP CITY

Woman Alleged to Have Been Struck by Bullet Discharged by One of Trio in Automobile.

ALEXANDRIA, Va., April 24.—Three of the four Washington men who, it is alleged, dashed up and down the streets of Alexandria last night, firing revolvers at every person and thing that came into view, as a result of which a colored woman from Washington was shot in the face and seriously injured, were arraigned in police court today.

They gave their names as Harry Hamper, an automobile dealer, of 223 H street northwest; Fred Rob, who is said to be a decorator of Washington, and Lesley Irwin.

The fourth man jumped from the machine when it was overtaken by the police, and made his escape. Conflicting statements were made regarding the shooting. Hamper said that he was driving the car and was afraid to stop, and that the three men, whom he had picked up in a saloon, had done the shooting. The other two men, who were held for action of the grand jury.

Hamper, the owner of the machine, says he came to Alexandria yesterday morning with George Clark, an Alexandria boy, to deliver an automobile cylinder. In a downtown saloon he met Clark and Lesley Irwin, who visited several saloons, and then started to return to Washington at 11 o'clock.

Clark, who is a colored man, gave the people of the community a false picture of the machine. As the car crossed King street on Pitt street, two of the men in the back seat started firing revolvers at people on the sidewalks. It is alleged, The machine was going at a high rate, and the shots went wild. At Princess street the machine went east to Fairfax street, turning right and going south on Fairfax.

A volley of shots was discharged at the police station, and Sergeant Scott, who was standing in the door, gave an emergency alarm to all the police in the city, and started in pursuit of the reckless men.

The machine turned into Prince street from Fairfax, up Prince to Washington, circling the Confederate Monument, and thence out Washington street in the direction of Washington. The men were yelling and firing their guns as fast as they could reload.

At Washington and King streets, a group of colored people from Howard University, Washington, who had been attending an entertainment, were waiting a car to take them to their homes. The men in the machine fired into the group, and the colored woman, who was standing in the door, was hit with a bullet in her head. Putting on increased speed, the men continued out Washington street, when they met Norris Roland, a young man who was returning from his work at Potomac yards. Three shots were fired at Roland.

Officers Kern and Norris had obtained the license of W. H. Heymel and had started in pursuit. They were followed in a second machine by Sergeant Scott and other officers, and several other citizens in automobiles.

The fugitives were overtaken at the approach of the bridge over the tracks leading to the Eastern yards. As the machine containing Officers Kern and Norris approached, two of the men jumped from the machine and made their escape. The other two men were covered by the policemen's pistols and taken into custody. They were placed under arrest. Two pistols, one a .38 calibre, and the other a long .38, were found in the possession. Later in the night Rob, one of the men who had escaped, and had tried to make his way to Washington, returned to Alexandria and was captured in a lunch room. He likewise resisted when placed under arrest, and was beaten into submission with a blackjack by a policeman.

Margie Jefferson, who was shot, was taken to the hospital.

Niche in History Waits Writer of War Song

Wanted—One war song. The President can send the battleships forth, and Congress can appropriate the money, but it takes the poets to declare war.

Perhaps this is because most of our American war started in the month of April, from the battle of Lexington right down to the firing upon Fort Sumter and the Spanish-American war. April, notoriously, is the season of the greatest poetic exuberance.

"Yankee Doodle" is a survival of revolutionary times; the war of 1812 brought forth "The Star-Spangled Banner," the civil war left as its lyric legacy the "Battle Hymn of the Republic," and the Spanish-American war contributed "The Blue and the Gray."

Who will write the song of the second war with Mexico—that is, if there is a war? There may be ultimatums and occupations, bombardments and seizures, but it will not be until a genuine war song is forthcoming.

How will it be written? Francis Scott Key composed his on the "morning after," which did not look to him like a cold gray dawn at all; Harriet Beecher Stowe was so impressed with Lincoln that she scribbled her contribution on a piece of hotel note paper.

"Yankee Doodle" was a rhyme wished on us by the British, who parodied the famous "Macaroni" to ridicule American soldiers. "Hail, Hail, the Gang's All Here" almost entered the war song repertoire when the Thirty-third volunteers, stationed at Zamboanga, in the Moro Province, started a Christmas tree innovation among the native children.

Out of gratitude, the priest thought it would be a good idea to sing the American national anthem for the officers and men of the Stars and Stripes. So, on Christmas morning, the Americans were awakened by the strains of the carol, and supposed national hymn.

"Hail, Hail, the gang's all here. What the Hell do we care?" This is a true story. But it does not settle the question of who shall write a Mexican war song.

When lambs, trochaic, and dactylic effusions begin to pour in, and not until then, will the war be on.

taken into the Martha Washington lunch room, and afterwards carried to Taylor's drug store, where he was wounded by a bullet. Dr. J. C. Delaney, who arrived and dressed the injury.

Over 200 members of Aakoma Lodge of Masons, of Takoma, D. C., paid a fraternal visit to Alexandria-Washington Lodge. Accompanying the party were Past Grand Masters Woodman and Ginn of the grand lodge of the District of Columbia. The third degree was conferred. E. S. Harnden, worshipful master of Takoma Lodge, was in charge of the party.

The ninety-fifth anniversary of the establishment of the Independent Order of Odd Fellows will be celebrated next Sunday night at Grace Episcopal Church. Members of Potomac Lodge, No. 38, and Saxe Lodge, No. 46, will attend in a body.

More than \$12,000 has been subscribed to the fund for the Alexandria Hospital. The chamber of commerce at a meeting last night, contributed \$500 and Alexandria-Washington Lodge of Masons, \$100.

Normal School Alumni Hold Dance at Reunion After a short business session, members of the alumni of Normal School No. 2, who attended the seventh annual reunion of the class of 1907 of the institution last night, held a dance. Those present were: J. Morris Saunders, president; Miss Jeanie B. Cole, vice president; Miss M. G. Scurluck, secretary; Samuel M. Matthews, treasurer; Miss Edna Murray, Miss Zeluck Wooding, Miss Thomasine Corrothers, Mrs. Samuel D. Matthews, Miss Ernestine Brent, Miss Willie Brown, Miss Rhea Corbush, Miss Florence Barker, Miss Roseetta Wilkinson, Miss Annie Murdoch, Miss Enola McDaniel, Miss Edna McDaniel, Miss Edna Edmonds, Miss Vahiti Turley, Miss Valerie Chase, Mr. and Mrs. Arthur N. Scurluck, Mr. and Mrs. Milton Opey, and Messrs. Priestly, Pollard, Chapman, Truehart, Savor, Marshall, Howard, Ryphax, Cronwell, Janifer, Parks, Atkinson, and Mrs. Freeman, Burwell, and Mayer.

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LIBRARY HELPS TO LOWER LIVING COST

Postoffice Gets Amount of Produce and Prices From Farmers of Vicinity.

The Washington Public Library has joined hands with the Washington postoffice in a campaign which Postmaster General Burleson recently inaugurated to bring the rural producer and the city consumer into direct contact, through the medium of the parcel post.

Thousands of circulars are being sent to farmers of Maryland, Virginia, Pennsylvania, and West Virginia, who live within practicable shipping distance of the Capital, by Postmaster Praeger, inviting all farmers who desire to sell and ship country produce by parcel post direct to the consumer, to send their names and addresses by mail to "Postmaster, Washington, D. C., Produce List," and to state what they have to sell.

When a sufficient number of names has been received at the postoffice, they will be printed and distributed to persons who would like to make use of such lists.

Librarian George F. Bowerman has volunteered to assist in a practical way in this campaign. A special bulletin board at the Library will show the names and addresses of farmers who are willing to get in touch with the city consumers, and the quotations at which the farmers will sell their products.

Although the announcement circular has only recently been sent out, the Public Library has already received some quotations, and these are in place on the bulletin board. In talking about the matter this morning, Dr. Bowerman, after commenting on the possibilities of the parcel post, stated emphatically that the library's responsibility ended with the posting of the names, addresses and quotations of the producers.

"The library," he said, "cannot be held responsible for the freshness of eggs, the quality of butter or poultry, the time or safety of delivery, or for the settlements between the farmer and consumer. The library's contribution to the scheme for the reduction of the cost of living begins and ends with the bringing to the attention of the 2,000 or more daily visitors to our library the names, addresses and quotations currently received from the farmers, poultrymen, and truck-growers who may respond to Postmaster Praeger's circulars."

The quotations on the bulletin board attracted considerable attention from the many housewives that visited the library this morning.

Quite Safe. "Do you think I can safely ask your daughter to marry me?" "If I am sure of it. She told me she wouldn't marry you if you were the last man on earth."—Houston Post.

Adjoining St. Patrick's KAFKA'S F Street at 10th

Mothers' Day!

Plan a day with the children trying on the new spring and summer clothing.

Many new dresses for school wear, 6 to 14 years 95c

White voile dresses, flowered voile dresses—many new models \$3.95

Panama Hats for children and misses; finest grades \$3.95

Boys' Washable Suits . . . \$1.95

Misses' Coats—Today . . . \$5.90

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